

we are the county of
los angeles

You are a part of what makes the County of Los Angeles a great place to live and work — one of nearly 100,000 employees dedicated to serving the people of the County of Los Angeles. The *Flex* and *MegaFlex* benefit programs are designed to give you the security of knowing we've got you covered — so you have the freedom to focus on what matters most at work and home.

flex &
megaflex

Time to review your benefits!

October 1 – October 31, 2014

mylacountybenefits.com

Annual benefits enrollment starts October 1 and ends October 31.

Any changes you make take effect January 1, 2015.

During annual benefits enrollment, you can make changes to your benefits that you can't make at any other time of the year. It's your opportunity to review and update your benefits and make sure they will meet your needs for the upcoming 2015 plan year.

You should receive your *Flex* or *MegaFlex* annual benefits enrollment packet in the mail in late September.

Benefit Costs and Changes for 2015

Your enrollment packet will contain a Quick Start Summary, which will highlight any benefit changes, and your Personalized Enrollment Worksheet, which will show the monthly costs for benefits for the new plan year.

A New Look and Feel for Online Enrollment

The online enrollment system at **mylacountybenefits.com** has been redesigned to make it easier and more user-friendly. See page 2 for details.

What's New with Spending Accounts

If you have a Health Care Spending Account, you can now carry over up to \$500 to the next year. See page 3 for details.

What Can You Do During Annual Benefits Enrollment?

During annual benefits enrollment you may:

- Enroll in or change medical and dental plans as well as optional benefits such as life, medical coverage protection (long-term disability health), and accidental death & dismemberment insurance.
- Enroll or re-enroll in the Health Care and/or Dependent Care Spending Accounts.
- Buy Elective Annual Leave Days (*MegaFlex* only).
- Add or drop coverage for family members.

A new look for online enrollment

The online enrollment system at **mylacountybenefits.com** has been redesigned with a new look and more features so it's easier than ever to use. You still have access to all your benefits information in one place — 24 hours a day, 7 days a week.

Key steps and items you need to consider during your enrollment are displayed here.

Your dashboard shows the *Flex* or *MegaFlex* monthly benefit allowance and lets you track the cost of your benefits as you make your selections.

This dashboard shows the documents/information required to complete your life event or enrollment.

For example, it will show that you need to provide a birth certificate and Social Security number when you add a child.

This new tool also allows you to upload these documents directly from the dashboard.

Benefit Cost Summary	
Benefit Allowance	Remaining Allowance
\$1,500.00	\$123.65

Select each benefit to view your premium cost and select a plan or coverage.

Documentation Required

The documents listed below are required before your benefits choices can be approved.

Upload The document Church/State Marriage Certificate is required for John Doe and must be submitted by 6/25/2014.

Pending Elections

You have elections waiting approval on receipt and verification of required documentation.

Click [here](#) to view your current pending elections.

Managing Your Benefits

Enrollment Activities

- [Continue My Marriage to Spouse \(#1\) Event \[Status: Waiting Approval\]](#)
- [Life Events](#)
Use this link to make a mid-year benefit change due to a qualified life event or change in status.
- [Confirmation Statements](#)
Use this link to view or print your benefit Confirmation Statements.

Available Links

Quick Links

- [Update Dependent SSN](#)
- [Contact Information](#)

Benefits Documents

- [Benefit Forms](#)
- [Spending Account Forms](#)
- [DCSA Special Notice](#)
- [Summary Plan Description](#)

Tools

- [Spending Accounts Tax Savings Calculator](#)

Guide To Enrollment

Getting Started: Step by Step Guide To Enrollment

Need help getting started? Watch this step-by-step guide to help you enroll in your *Flex* and *MegaFlex* benefits.

Dependent Eligibility Reminder!

You **MUST** drop coverage for your ex-spouse or domestic partner when he or she loses eligibility. Such situations include divorce or the end of a domestic partnership. Even if your divorce decree requires that you maintain health care coverage for your ex-spouse, you must remove him or her from your *Flex* and *MegaFlex* benefits, including medical.

See what's new with Spending Accounts

Health Care Spending Account: Carry Over up to \$500 each year

Each year, you may contribute up to \$2,400 per year on a before-tax basis into a Health Care Spending Account (HCSA) to pay for certain eligible expenses.

In the past, you lost any money left in your account at the end of the year. This is called the “use it or lose it” rule.

The IRS has issued a new \$500 carryover rule for unused funds in an HCSA. Changes in the law now allow you to carry over up to \$500 of your unused HCSA funds to the next year. The County implemented this change in 2014 for unused HCSA funds in 2013.

So, if you're enrolled in the HCSA in 2014 and you didn't claim all of the monies you contributed for 2014, you can carry over up to \$500 to 2015. You can claim the money at any time during the 2015 plan year for 2015 expenses.

This new rule doesn't affect your annual maximum contribution. You can still contribute up to the full \$2,400 a year to your HCSA. Any money that carries over will be added to your contribution amount.

Check out the new interactive online “eMagazine” or your enrollment materials to learn more about this important change and how you can save money by using an HCSA.

Introducing Our New Online Benefits ‘eMagazine’

Visit mylacountybenefits.com and click on the eMagazine link on the homepage to discover this new tool.

It features links to downloadable claim forms and a calculator that estimates your tax savings when you put money into a Spending Account.

Watch for more information in your annual benefits enrollment packet.



MetLife is pleased to help the County of Los Angeles employees protect their loved ones with Group Life Insurance!

- Competitive group rates when you purchase coverage through the County.
- Permanent coverage you can keep as long as you need it.*
- Know the ones who depend on you have the financial protection they need.
- Be sure to review your coverage during the upcoming Annual Enrollment to ensure you have the right amount of insurance for you and those who depend on you.

Watch for an annual enrollment mailing from MetLife, which will be delivered to your home in September.

MetLife
I CAN DO THIS.

*To age 95

As a reminder, like most group insurance policies, MetLife group policies contain certain exclusions, limitations, exceptions, reductions, waiting periods and terms for keeping them in force. Please contact MetLife at 800-756-0124 for details. Group Variable Universal Life Insurance (GVUL) issued by Metropolitan Life Insurance Company (MLIC), New York, NY 10166, and distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). Securities, including variable products, offered through MetLife Securities, Inc. (MSI) (member FINRA/SIPC), 1095 Avenue of the Americas, New York, NY 10036. MLIC, MLIDC and MSI are MetLife companies. L0814387349[exp0915][All States][DC, GU, MP, PR, VI] PEANUTS © 2014 Peanuts Worldwide LLC 1407-1956



The County of Los Angeles

P.O. Box 67128

Los Angeles, CA 90067

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Contact Information Up to Date?

It's essential that your mailing address and home phone number are up-to-date so you get your enrollment packet on time, and your medical/dental plans have your current information. You can update your address and phone number, using a County computer, at mylacounty.gov — choose the Employee Self Service option — or, by contacting your Departmental Personnel Office.

More to come

Watch for your **Flex** or **MegaFlex** benefits enrollment packet in the mail in late September.



If you do not receive your benefits enrollment packet by October 9, 2014, log on to mylacountybenefits.com to download the enrollment materials, or call the Benefits Hotline at 213-388-9982 to request a packet.

Are You Currently Participating in a Spending Account or Buying Elective Annual Leave Days? If So, You Must Take Action!

Participating in a Spending Account

Each year, you must enroll or re-enroll in the Health Care or Dependent Care Spending Account. You can contribute up to \$2,400 to the Health Care Spending Account (HCSA), and up to \$4,800 to the Dependent Care Spending Account (DCSA).

The IRS has issued a new rule allowing you to carry over up to \$500 in unused HCSA funds to the next year. For more information, check out the new Spending Account eMagazine, available at mylacountybenefits.com.

Buying Annual Leave Days — **MegaFlex** only

If you are enrolled in **MegaFlex**, you earn annual leave days instead of traditional vacation and sick leave days. You can earn up to 10 non-elective days based on your active service the year before.

If you want to buy extra leave days, you must do so during annual benefits enrollment. You may buy from 1 to 20 days (8 to 160 hours) of leave each year. The County issues annual leave days in eight-hour increments.

See the **MegaFlex** SPD at mylacountybenefits.com for more information.

